

Information to identify the case:

Debtor 1 Kimberly A. Duratz
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **12-22725-CMB**

Social Security number or ITIN **xxx-xx-5846**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly A. Duratz

10/18/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kimberly A. Duratz
Debtor

Case No. 12-22725-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: Oct 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2017.

db +Kimberly A. Duratz, 241A Marshall Road, Oakdale, PA 15071-2010
13385939 +Allegheny Medical, 2000 Cliff Mine Road PKW #2, Pittsburgh, PA 15275-1008
13471549 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
13393955 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
13385948 Collections Service Center, Inc., 839 5th Ave, P O BOX 560, New Kensington, PA 15068-0560
13385953 Keystone Anesthesia Consultants, P.O. Box 88073, Chicago, IL 60680-1073
13855823 LAKEVIEW LOAN SERVICING,LLC SERVICING, M&T BANK, PO BOX 840, BUFFALO, NY 14240-0840
13385957 +Old Navy/GECRB, PO Box 53042, Atlanta, GA 30355-1042
13416800 Sirius Satellite Radio, c/o EOS CCA, PO Box 567, Norwell, MA 02061-0567
13385961 +UPMC Physician Services, C/O Collection Service Center, Inc, 839 5th Ave, P.O. Box 560, New Kensington, PA 15068-0560
13385959 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13853404 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 19 2017 01:17:16 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr +EDI: BANKAMER.COM Oct 19 2017 01:08:00 BANK OF AMERICA, N.A., 2380 Performnce Drive, Richardson, TX 75082-4333
cr +EDI: BASSASSOC.COM Oct 19 2017 01:08:00 eCAST Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13405670 +EDI: GMACFS.COM Oct 19 2017 01:08:00 American Suzuki Financial Corporation Inc., P O Box 130424, Roseville, MN 55113-0004
13385940 EDI: GMACFS.COM Oct 19 2017 01:08:00 American Suzuki Financial Services, P.O. Box 380902, Minneapolis, MN 55438-0902
13432368 +EDI: OPHSUBSID.COM Oct 19 2017 01:08:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13385941 EDI: BANKAMER.COM Oct 19 2017 01:08:00 Bank of America, PO Box 15222, Wilmington, DE 19886-5222
13469524 +EDI: BANKAMER.COM Oct 19 2017 01:08:00 Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13385942 EDI: HFC.COM Oct 19 2017 01:08:00 Best Buy, C/O HSBC Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
13385947 EDI: CITICORP.COM Oct 19 2017 01:08:00 Citicards, P.O. Box 182564, Columbus, OH 43218-2564
13462986 EDI: BL-BECKET.COM Oct 19 2017 01:08:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13461494 +EDI: BASSASSOC.COM Oct 19 2017 01:08:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13385946 EDI: CHASE.COM Oct 19 2017 01:08:00 Chase, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
13385943 EDI: CHASE.COM Oct 19 2017 01:08:00 Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385949 +EDI: CCS.COM Oct 19 2017 01:08:00 Credit Collection Services, Two Wells Avenue, Dept. 9136, Newton, MA 02459-3225
13416799 +EDI: AFNIRECOVERY.COM Oct 19 2017 01:08:00 Dish Network, c/o AFNI, PO Box 3097, Bloomington, IL 61702-3097
13385950 E-mail/Text: fnb.bk@fnfg.com Oct 19 2017 01:17:50 First Niagara, PO Box 136, Buffalo, NY 14240-0136
13389035 E-mail/Text: fnb.bk@fnfg.com Oct 19 2017 01:17:50 First Niagara Bank. N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
13385952 EDI: RMSC.COM Oct 19 2017 01:08:00 JC Penneys, P.O. Box 960090, Orlando, FL 32896-0090
13385954 +EDI: CBSKOHLS.COM Oct 19 2017 01:08:00 Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
13441620 EDI: PRA.COM Oct 19 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13624023 +EDI: PRA.COM Oct 19 2017 01:08:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13422483 EDI: Q3G.COM Oct 19 2017 01:08:00 Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
13385958 +EDI: HFC.COM Oct 19 2017 01:08:00 Sears/KMart, c/o HSBC Card Services, PO Box 17051, Baltimore, MD 21297-1051
13385963 EDI: WFNNB.COM Oct 19 2017 01:08:00 WFNNB-Justice, P.O. Box 659728, San Antonio, TX 78265-9728
13385964 EDI: WFNNB.COM Oct 19 2017 01:08:00 WFNNB-Value City Furniture, P.O. Box 659704, San Antonio, TX 78265-9704
13385962 EDI: RMSC.COM Oct 19 2017 01:08:00 Walmart, C/O GE Money, P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 27

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
Total Noticed: 39

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Citizens Bank
cr Lakeview Loan Servicing LLC
cr Lakeview Loan Servicing, LLC
cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13385951* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218-2676)
13385944* Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385945* Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
13385960* +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13385955 #+NCO Financial Systems Inc, 30600 Telegraph Road, Suite 4235, Franklin, MI 48025-5815
13385956 ##North Eastern Asset Recovery, Inc., P.O. Box 209, Thornwood, NY 10594-0209
TOTALS: 3, * 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Christopher M. Frye on behalf of Debtor Kimberly A. Duratz chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;coga@steidl-steinberg.com;r53037@notify.bestcase.com
Daniel Mark Campbell on behalf of Creditor Citizens Bank dcampbell@hunton.com, sklein@hunton.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
James A. Prostko on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com, james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com, sromig@barley.com
Mario J. Hanyon on behalf of Creditor Lakeview Loan Servicing LLC pawb@fedphe.com
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecoeur cmevf@chapter13trusteeewdpa.com

TOTAL: 12